



Being an **owner-builder** means having the right tools in your belt

An Owner-Builder's Guide to Alberta's New Home Buyer Protection Act

Understanding your options

If you are building your own home to live in, and acting as the general contractor, you may be an owner-builder. You already know the tools in your belt, you should also know your role in the process.

KNOW YOUR ROLE

When building your own home as an owner-builder, you are eligible to be exempt from home warranty coverage.

It's important to know that the owner-builder bears all liability for the home's construction—warranty coverage can help protect your investment.

Minimum warranties requirements in Alberta are one year for labour and materials, two years on delivery and distribution system, five years on building envelop and ten years on structural components.

If you choose to sell your home within ten years, you will need to provide the remaining warranty for your buyer. This coverage could be more expensive and more challenging to obtain if you don't have it from the start.

REVIEWING YOUR APPLICATION

The New Home Buyer Protection Office will review your application to ensure you are eligible for owner-builder authorization. Once the review is complete, the office will contact you and inform you of their decision.

A site visit by a compliance officer may follow to verify that you're building your own home in compliance with the Act.

Access the registry
and learn more at
HomeWarranty.Alberta.ca



Know the process before you build

The owner-builder authorization process allows Albertans to build homes for their own personal use.

To apply for an owner-builder authorization, you must complete the following:

- Register for The New Home Buyer Protection System through the builder Portal at municipalaffairs.alberta.ca/builders-portal-information.cfm
- Complete and sign the questionnaire (for each co-applicant).
- Swear and sign the affidavit of execution, sworn by a witness in front of a Commissioner for Oaths or Notary Public in and for the province of Alberta.
- Pay the non-refundable application fee online, by cheque, certified cheque or money order.
- Submit the application to The New Home Buyer Protection Office with signed original copies of the questionnaire(s) and the affidavit.

Owner-builder authorizations are issued by the Registrar if you:

- Register your new home with the Registrar
- Meet the prescribed criteria
- Pay the non-refundable application fee

Owner-builder fees

There is a non-refundable \$750 fee to apply for owner-builder authorization. This includes a \$655 application fee which covers compliance work required to ensure an owner-builder is complying with the Act including:

- Reviewing the application
- Providing advice on the application process and requirements
- Document searches
- Potential site visits to prevent fraudulent activities
- It also includes a \$95 registration fee. This fee:
 - Is charged to all builders to enter their unit into the online registry
 - Supports the development and maintenance of the program

STILL NOT SURE ABOUT SOMETHING?

If you have questions regarding an owner-builder application please visit the owner-builder section on HomeWarranty.Alberta.ca or call Municipal Affairs at 1.866.421.6929

